

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Juston Broc Sidesinger  
Holly R. Sidesinger  
Debtors

Case No. 12-04590-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 69

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db/jdb +Juston Broc Sidesinger, Holly R. Sidesinger, 69 W. Pennsylvania Avenue,  
Dallastown, PA 17313-1111  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
4192194 ACCOUNTS RECOVERY BUREAU, INC., PO BOX 6768, READING, PA 19610-0768  
4192196 +AMERICAN CORADIUS INT. LLC, 2420 SWEET HOME ROAD, SUITE 150, BUFFALO, NY 14228-2244  
4192197 +AMERICAN CORADIUS INT. LLC, 6341 UNDUCON DRIVE EAST, SANBORN, NY 14132-9016  
4192198 +APOTHAKER & ASSOCIATES, PC, 520 FELLOWSHIP ROAD, C306, MOUNT LAUREL, NJ 08054-3410  
4192200 +ASPIRE, PO BOX 105555, ATLANTA, GA 30348-5555  
4217025 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4171919 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: COLUMBIA GAS OF PENNSYLVANIA, 200 CIVIC CENTER DR 11TH FLOOR,  
COLUMBUS, OH 43215)  
4192205 Commercial Acceptance Co, 2300 Gettysburg Rd #102, camp Hill, PA 17011-7303  
4192207 +DALLASTOWN YOE WATER AUTHORITY, 175 EAST BROAD STREET, DALLASTOWN, PA 17313-1839  
4192208 +DIPIETRO MILLER PARTNERSHIP, PO BOX 3057, YORK, PA 17402-0057  
4192211 +GINNY'S, 1112 7TH AVENUE, MONROE, WI 53566-1364  
4192212 HSBC BANK, PO BOX 30252, SALT LAKE CITY, UT 84130-0252  
4192213 +JACOB COLLECTION GROUP LLC, 2623 WEST OXFORD LOOP, OXFORD, MS 38655-5442  
4192214 +JC CHRISTENSEN & ASSOC., INC., PO BOX 519, SAUK RAPIDS, MN 56379-0519  
4157503 +JILL P. JENKINS ESQUIRE, KML LAW GROUP PC, 701 MARKET STREET SUITE 5000,  
PHILADELPHIA, PA 19106-1541  
4192218 +MCI, 500 TECHNOLOGY DRIVE, SUITE 300, SAINT CHARLES, MO 63304-2225  
4192219 +MEMORIAL HOSPITAL, 325 S BELMONT STREET, YORK, PA 17403-2609  
4192223 #+MONARCH RECOVERY MGMT, INC., 10965 DECATUR ROAD, PHILADELPHIA, PA 19154-3210  
4192224 +NATIONAL CREDIT ADJUSTERS, PO BOX 4115, CONCORD, CA 94524-4115  
4192225 +NATIONAL RECOVERY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4192227 +NCC, PO BOX 1022, WIXOM, MI 48393-1022  
4192228 +NORTHLAND GROUP, INC., PO BOX 390846, MINNEAPOLIS, MN 55439-0846  
4192229 +ORTHOPAEDIC & SPINE SPECIALIST, 1855 POWDER MILL ROAD, YORK, PA 17402-4702  
4192231 +PATIENT FIRST, PO BOX 758941, BALTIMORE, MD 21275-8941  
4192232 +PEERLESS CREDIT SERVICES, INC., PO BOX 518, MIDDLETOWN, PA 17057-0518  
4192233 +PHILIPS & COHEN ASSOC., LTD., PO BOX 48458, OAK PARK, MI 48237-6058  
4192234 +PINNACLE FINANCIAL GROUP, PO BOX 4115, CONCORD, CA 94524-4115  
4192235 +PLANET FITNESS, 1248 GREENSPRINGS DRIVE, YORK, PA 17402-8826  
4192236 +PN FINANCIAL, PO BOX 1431, SKOKIE, IL 60076-8431  
4192237 +PROTOCOL, 509 MERCER AVENUE, PANAMA CITY, FL 32401-2631  
4192238 +REDLINE RECOVERY, PO BOX 177, SANBORN, NY 14132-0177  
4192239 +SST/CIGPFLC, 4315 PICKETT ROAD, SAINT JOSEPH, MO 64503-1600  
4192240 ++STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370  
(address filed with court: STELLAR RECOVERY, 1327 HIGHWAY 2 W, SUITE 100,  
KALISPELL, MT 59901)  
4192241 +TROJAN PROFESSIONAL, PO BOX 1270, LOS ALAMITOS, CA 90720-1270  
4192245 +WELLSPAN BEHAVIORAL HEALTH, PHYSICIAN BILLING SERVICES, 1803 MT. ROSE AVE SUITE B3,  
YORK, PA 17403-3051  
4192246 +WELLSPAN MEDICAL GROUP, PHYSICIAN BILLING SERVICES, 1803 MT. ROSE AVE SUITE B3,  
YORK, PA 17403-3051  
4192247 +YOE BOROUGH, 175 EAST BROAD STREET, DALLASTOWN, PA 17313-1839  
4192248 +YOE BOROUGH SEWER AUTHORITY, PO BOX 156, DALLASTOWN, PA 17313-0156  
4192250 +YORK COUNTY TAX CLAIM BUREAU, ADMINISTRATIVE CENTER, 28 EAST MARKET STREET ROOM 110,  
YORK, PA 17401-1587  
4192251 +YORK HOSPITAL, 1001 S GEORGE STREET, YORK, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4192195 +EDI: AFNIRECOVERY.COM Nov 21 2017 19:03:00 AFNI, INC., 404 BROCK DRIVE, PO BOX 3517,  
BLOOMINGTON, IL 61702-3517  
4192199 EDI: APPLIEDBANK.COM Nov 21 2017 19:03:00 APPLIED BANK, 4700 EXCHANGE COURT,  
BOCA RATON, FL 33431  
4217439 +EDI: CINGMIDLAND.COM Nov 21 2017 19:03:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
James Grudus, Esq., One AT&T Way, Room 3A218, Bedminster, NJ 07921-2693  
4167557 EDI: AIS.COM Nov 21 2017 19:03:00 American InfoSource LP as agent for, WellSpan Health,  
as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838  
4165353 EDI: AIS.COM Nov 21 2017 19:03:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
4157502 +EDI: BANKAMER.COM Nov 21 2017 18:58:00 BANK OF AMERICA, 450 AMERICAN STREET,  
CREDIT REPORTING S, SIMI VALLEY, CA 93065-6285  
4192202 +E-mail/Text: opsga\_usbankruptcy@cashnetusa.com Nov 21 2017 18:55:47 CASHNETUSA.COM,  
200 W JACKSON BLVD, 4TH FLOOR, CHICAGO, IL 60606-6949  
4192203 EDI: CBCSI.COM Nov 21 2017 19:03:00 CBCS, PO BOX 69, COLUMBUS, OH 43216  
4192206 +EDI: CONVERGENT.COM Nov 21 2017 19:03:00 CONVERGENT, 500 SW 7TH STREET, BLDG A100,  
RENTON, WA 98057-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4192209 +E-mail/Text: bknotice@erccollections.com Nov 21 2017 18:56:36 ENHANCED RECOVERY COMPANY LLC,  
8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256-7412

4192210 +EDI: AMINFOFP.COM Nov 21 2017 19:03:00 FIRST PREMIER, 3820 N LOUISE AVENUE,  
SIOUX FALLS, SD 57107-0145

4192211 +EDI: CBS7AVE Nov 21 2017 19:03:00 GINNY'S, 1112 7TH AVENUE, MONROE, WI 53566-1364

4212445 E-mail/Text: bknotice@crgofusa.com Nov 21 2017 18:56:40  
InSolve Recovery, LLC, c/o Capital Recovery Group,, Dept 3203, PO BOX 123203,  
DALLAS, TX 75312-3203

4192215 EDI: JEFFERSONCAP.COM Nov 21 2017 19:03:00 JEFFCAPSYS, 16 MCLELAND ROAD,  
SAINT CLOUD, MN 56303

4192217 +EDI: RESURGENT.COM Nov 21 2017 19:03:00 LVNV FUNDING, PO BOX 10584,  
GREENVILLE, SC 29603-0584

4192220 +EDI: MID8.COM Nov 21 2017 19:03:00 MIDLAND CREDIT MANAGEMENT, PO BOX 603,  
OAKS, PA 19456-0603

4192222 +EDI: MID8.COM Nov 21 2017 19:03:00 MIDLAND FUNDING, 8875 AERO DRIVE, SUITE 200,  
SAN DIEGO, CA 92123-2255

4192226 +E-mail/Text: Bankruptcies@nragroup.com Nov 21 2017 18:56:50 NATIONAL RECOVERY AGENCY,  
PO BOX 67015, HARRISBURG, PA 17106-7015

4192230 +EDI: COLLINSASSET.COM Nov 21 2017 19:03:00 PARAGONWAY, 1250 CAPITAL OF TE,  
BUILDING 3 SUITE 400, AUSTIN, TX 78746-6446

4158725 +E-mail/Text: bankruptcy@cavps.com Nov 21 2017 18:56:39 Precision Recovery Analytics, Inc,  
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

4184137 +E-mail/Text: csidl@sbcglobal.net Nov 21 2017 18:56:40 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208

4168558 EDI: Q3G.COM Nov 21 2017 18:58:00 Quantum3 Group LLC as agent for,  
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

4191187 EDI: Q3G.COM Nov 21 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788

4598477 EDI: RECOVERYCORP.COM Nov 21 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4326910 EDI: NEXTEL.COM Nov 21 2017 19:03:00 Sprint Nextel, Attn Bankruptcy Dept, PO Box 7949,  
Overland Park KS 66207-0949

4192242 +EDI: VERIZONEAST.COM Nov 21 2017 18:58:00 VERIZON, 500 TECHNOLOGY DRIVE, SUITE 300,  
SAINT CHARLES, MO 63304-2225

4192243 +EDI: VERIZONEAST.COM Nov 21 2017 18:58:00 VERIZON PEN, 500 TECHNOLOGY DRIVE, SUITE 300,  
SAINT CHARLES, MO 63304-2225

4192249 +E-mail/Text: kcm@yatb.com Nov 21 2017 18:55:47 YORK ADAMS TAX BUREAU, 1415 N DUKE STREET,  
PO BOX 15627, YORK, PA 17405-0156

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4192201\* +BANK OF AMERICA, 450 AMERICAN STREET, CREDIT REPORTING S, SIMI VALLEY, CA 93065-6285

4192204\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: COLUMBIA GAS OF PENNSYLVANIA, REVENUE RECOVERY,  
200 CIVIC CENTER DRIVE, COLUMBUS, OH 43215)

4192216\* +JILL P. JENKINS ESQUIRE, KML LAW GROUP PC, 701 MARKET STREET SUITE 5000,  
PHILADELPHIA, PA 19106-1541

4192221\* +MIDLAND CREDIT MANAGEMENT, INC., PO BOX 603, OAKS, PA 19456-0603

4298303\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

4192244 ##+VISION FINANCIAL CORP, PO BOX 460260, SAINT LOUIS, MO 63146-7260

TOTALS: 0, \* 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Gary J Imblum on behalf of Debtor 2 Holly R. Sidesinger gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Gary J Imblum on behalf of Debtor 1 Juston Broc Sidesinger gary.imblum@imblumlaw.com,  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b  
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A., et al bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Thomas I Puleo on behalf of Creditor Bank of America, N.A., et al tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1                    **Juston Broc Sidesinger**  
First Name   Middle Name   Last Name  
Debtor 2                    **Holly R. Sidesinger**  
(Spouse, if filing)       First Name   Middle Name   Last Name  
United States Bankruptcy Court   **Middle District of Pennsylvania**  
Case number:   **1:12-bk-04590-RNO**

Social Security number or ITIN   **xxx-xx-7866**  
EIN   --  
Social Security number or ITIN   **xxx-xx-7064**  
EIN   --

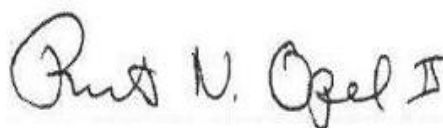
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Juston Broc Sidesinger

Holly R. Sidesinger

**By the  
court:**November 21, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**